

**Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>						
Less than 50 employees	7,058	1,691	14,780	3,998	21,634	5,058
50 or more employees	6,557	1,453	12,427	3,240	18,960	5,003
Total	6,656	1,500	12,811	3,363	19,376	5,012
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	5,741	888	12,098	2,731	15,552	3,337
50 or more employees	5,908	1,187	12,053	3,188	17,354	5,188
Total	5,871	1,120	12,058	3,136	17,074	4,900
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	6,635	1,043	13,089	2,851	16,724	3,582
50 or more employees	6,221	1,580	12,471	3,689	19,044	5,523
Total	6,276	1,509	12,521	3,621	18,702	5,237
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	6,254	1,320	11,191	5,399	15,089	7,336
50 or more employees	6,167	1,401	12,152	3,988	18,120	5,624
Total	6,179	1,390	12,057	4,128	17,816	5,795
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	5,672	1,055	11,467	3,424	17,412	4,147
50 or more employees	5,781	1,159	12,109	3,394	17,355	4,723
Total	5,768	1,147	12,029	3,398	17,361	4,668
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	5,747	1,054	10,694	3,125	16,499	5,909
50 or more employees	6,080	1,444	11,853	3,594	18,622	5,836
Total	6,029	1,385	11,718	3,539	18,352	5,845
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	7,043	1,156	14,325	2,994	18,669	4,824
50 or more employees	6,373	1,421	13,066	3,543	19,343	5,599
Total	6,495	1,373	13,280	3,450	19,264	5,509
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	6,086	1,711	10,568	3,426	13,666	3,554 *
50 or more employees	6,860	1,474	12,165	4,014	18,288	6,842
Total	6,738	1,512	12,017	3,960	17,885	6,555
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	5,725	1,293	11,187	4,088	17,085	7,903
50 or more employees	6,067	1,445	11,216	3,275	18,207	5,549
Total	6,029	1,428	11,214	3,346	18,095	5,784
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	6,979	1,919	14,971	4,933	19,253	5,313
50 or more employees	6,620	1,599	13,583	3,884	20,013	5,657
Total	6,675	1,648	13,758	4,016	19,915	5,613
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	6,702	1,230	9,337	1,984	19,805	4,092 *
50 or more employees	6,894	1,427	12,476	3,982	18,882	5,209
Total	6,845	1,376	11,911	3,622	18,977	5,095
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	5,775	1,064	11,069	3,191	16,748	5,530
50 or more employees	6,053	1,263	11,878	2,972	17,493	4,993
Total	6,017	1,238	11,818	2,988	17,422	5,044
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	6,168	431 *	10,247	5,564 *	13,323	1,662 *
50 or more employees	5,599	1,204	12,501	3,885	17,435	5,603
Total	5,653	1,131	12,169	4,132	17,056	5,240
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	5,817	1,051	13,955	1,404 *	19,806	2,918
50 or more employees	6,283	1,346	12,650	2,842	17,924	3,835
Total	6,227	1,310	12,779	2,699	18,153	3,724

**Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016 (cont.)**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>Seattle-Tacoma-Bellevue, WA</b>						
Less than 50 employees	6,197	606 *	14,046	3,691	14,229	3,585
50 or more employees	6,587	1,011	11,837	2,691	18,784	5,607
Total	6,516	937	12,084	2,802	18,136	5,320
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	4,832	1,388	10,400	2,524	18,562	3,836 *
50 or more employees	5,841	1,360	11,490	3,020	17,570	5,316
Total	5,696	1,364	11,401	2,980	17,700	5,122
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	5,164	990 *	13,974	2,465	14,856	4,931 *
50 or more employees	5,772	1,510	11,860	3,539	15,834	5,157
Total	5,641	1,398	12,199	3,367	15,665	5,118
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	4,939	1,560	13,533	4,467 *	26,099	5,335 *
50 or more employees	6,213	1,874	11,599	4,174	17,796	6,817
Total	6,057	1,835	11,751	4,197	18,106	6,761
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	6,483	1,238	11,795	4,891	15,008	5,441
50 or more employees	5,979	1,453	12,487	3,684	17,816	4,991
Total	6,068	1,415	12,388	3,857	17,453	5,050
<b>St. Louis, MO-IL</b>						
Less than 50 employees	5,842	981 *	9,781	2,388	12,710	4,702
50 or more employees	5,938	1,460	11,155	3,519	16,876	5,695
Total	5,925	1,393	11,015	3,404	16,345	5,568

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

\* Figure does not meet standard of reliability or precision.

**Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>						
Less than 50 employees	181	195	551	537	817	612
50 or more employees	118	73	327	145	407	199
Total	102	71	300	151	372	193
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	208	110	543	466	1,004	572
50 or more employees	147	88	300	320	562	634
Total	123	72	273	286	496	532
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	633	208	1,000	631	913	567
50 or more employees	193	76	411	188	666	268
Total	188	72	389	181	584	255
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	411	243	868	925	1,506	1,656
50 or more employees	270	109	330	195	642	370
Total	240	99	311	202	605	373
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	559	224	1,347	591	1,066	902
50 or more employees	419	147	530	355	635	361
Total	374	132	494	319	583	337
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	237	128	460	383	737	705
50 or more employees	151	60	280	148	393	359
Total	133	54	253	137	360	326
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	376	147	809	438	911	786
50 or more employees	164	103	448	224	453	476
Total	154	88	394	200	414	431
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	456	282	1,298	530	1,203	1,504 *
50 or more employees	426	185	492	329	808	680
Total	368	164	465	301	754	647
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	318	279	960	545	1,193	1,511
50 or more employees	199	104	593	246	612	333
Total	182	97	547	230	566	339
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	305	241	1,265	592	796	709
50 or more employees	149	78	372	193	585	302
Total	135	77	362	188	522	279
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	389	233	2,490	419	3,459	2,176 *
50 or more employees	244	190	415	503	745	507
Total	208	154	631	444	759	501
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	313	218	2,046	803	1,222	1,472
50 or more employees	208	95	668	191	485	323
Total	186	88	638	186	452	323
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	1,037	248 *	1,325	1,976 *	1,510	840 *
50 or more employees	215	101	589	453	738	630
Total	219	97	563	512	706	575
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	508	205	1,322	554 *	1,412	704
50 or more employees	254	90	525	303	672	304
Total	234	83	499	289	614	285

**Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2016 (cont.)**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>Seattle-Tacoma-Bellevue, WA</b>						
Less than 50 employees	278	192 *	1,191	839	2,665	772
50 or more employees	252	147	379	210	493	606
Total	218	122	373	211	660	544
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	289	219	1,210	645	2,503	1,780 *
50 or more employees	175	84	347	223	434	392
Total	155	78	331	212	515	437
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	313	305 *	2,235	736	1,767	1,527 *
50 or more employees	242	87	611	268	1,338	559
Total	206	97	624	253	1,124	527
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	551	374	2,330	2,115 *	4,985	3,769 *
50 or more employees	191	209	661	469	506	1,002
Total	188	192	649	463	591	981
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	508	334	1,020	996	1,395	672
50 or more employees	211	110	363	220	364	317
Total	197	108	347	248	379	291
<b>St. Louis, MO-IL</b>						
Less than 50 employees	609	336 *	1,708	646	1,419	1,220
50 or more employees	179	86	339	248	500	446
Total	177	89	354	237	509	424

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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